Healthcare

FSA

You may save over $1,000 a year on health expenses

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Hello!

We're **Navia Benefit Solutions** and we administer the Healthcare FSA provided to you by your company. This toolkit will help you understand what a healthcare FSA is, how it works, and the many ways you may save money by participating. It also offers tips and tools to understand your healthcare finances and become a more informed healthcare consumer.

Healthcare Flexible Spending Account (FSA)

A Healthcare FSA is a personal expense account that works with your employer's health plan, allowing you to set aside a portion of your salary pre-tax to pay for qualified medical expenses.

Many ways to use your dollars

Use it for eligible medical, dental, vision, feminine products, over-the-counter and prescription drugs. In fact, there are more than 38,000 ways you can use your FSA funds.

Family coverage

It covers you, your spouse, and eligible dependents!

Easy to use

Pay with your Navia debit card or submit a claim online or via the Navia mobile app.

Maximum Contribution

IMPORTANT! The contribution limit varies by employer*, but you may be able to contribute up to $3400 per year. The funds in the account must be used during the plan year, but they are available to you immediately.

FAMILY
COVERS YOUR ELIGIBLE DEPENDENTS

38K
DIFFERENT WAYS TO USE YOUR FUNDS

EASY
MULTIPLE WAYS TO SUBMIT CLAIMS

$3400
MAXIMUM CONTRIBUTION*

An FSA helps you pay for things you already buy

An FSA helps you pay for things you likely already pay for, but now you get to do it tax free.

There are thousands of eligible expenses for tax-free purchases with your FSA funds, including prescriptions, over-the-counter drugs, feminine products like tampons, doctor's office copays, health insurance deductibles, and even things like band-aids and first aid kits.

Over-the-counter (OTC) Medications
On average, U.S. households spend $338/year on OTC products like like Tylenol®, Zyrtec®, and cold medicine. With an FSA, you save $100 each year on those purchases.

Feminine Care Products
The average woman spends $300/year on feminine care products. With an FSA, you would save $90 each year.

Personal Protective Equipment (PPE)
Masks, hand sanitizer and sanitizing wipes that are purchased to prevent the spread of COVID-19 are now eligible expenses.

Pay 30% less on medical expenses

Taxes like federal, state, and FICA can take a noticeable bite out of your paycheck, though the exact amount depends on your personal tax situation. With an FSA, you get to set aside money before those taxes are taken out. That means more of your earnings go directly toward eligible healthcare expenses instead of toward taxes.
In other words, using an FSA can help lower what you pay out of pocket—because you're using pre-tax dollars for things you'd likely spend money on anyway.

Tanner has worn contacts since college, and they usually cost her about $1,000 a year. Since paying that amount all at once isn't always easy, she's used to buying her contacts a little at a time - just a couple of boxes each month.
With a Healthcare FSA, things work differently. Tanner can use pre-tax dollars to pay for her contacts, which helps lower her out-of-pocket costs based on her personal tax situation. Even better, her full annual FSA election is available on day one, so she's able to buy a full year's supply of contacts upfront instead of spreading out purchases over the year.

How does it work?

Estimate your annual election

During your open enrollment, use an FSA calculator to estimate your expenses for the plan year and come up with how much your annual election should be.

Automatic paycheck deductions

Your annual election amount will be evenly deducted pre-tax from your paycheck throughout the plan year. You cannot change your annual election amount after the plan starts unless you have a qualified change in status.

Funds are available immediately

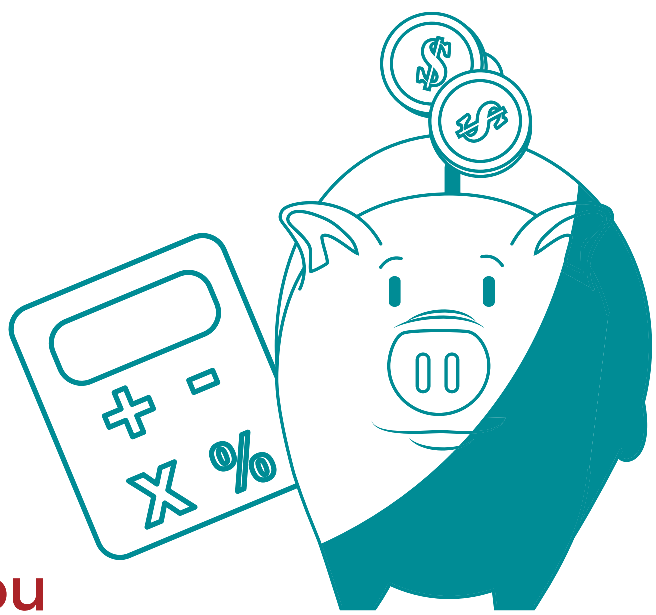
Once you are enrolled, you have access to your funds immediately. Claims can be submitted online or through Navia's mobile app: *MyNavia Benefits*.

Pay and submit claims!

Claims can be submitted online or through Navia's mobile app. Some Navia plans also offer a debit card, which is your fastest way to pay and avoid a claim.

7 tips to get the most out of your FSA

Download



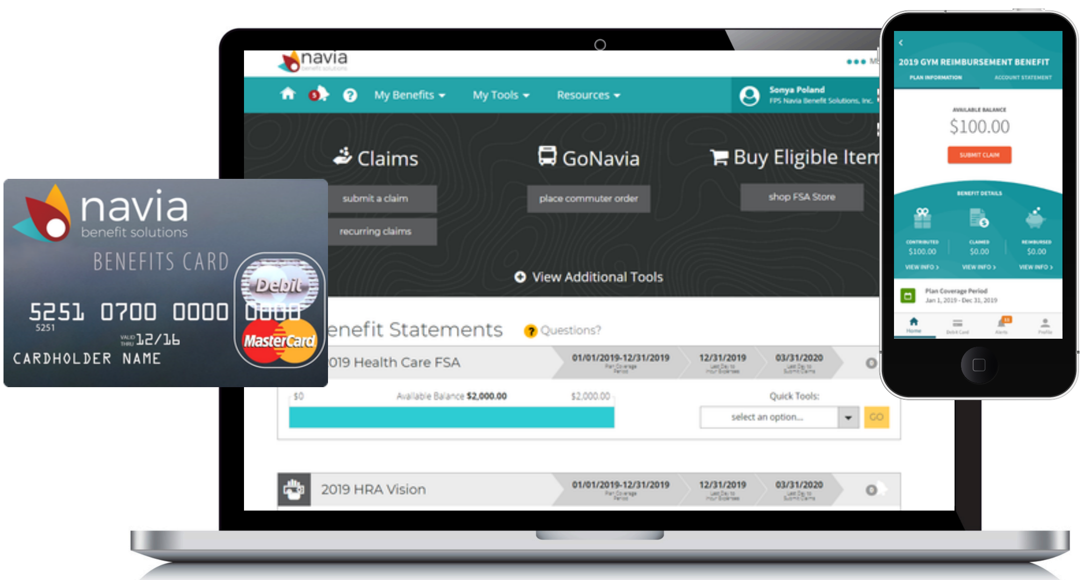
How much should you contribute to your FSA?

Calculate now

Accessing your benefits couldn’t be easier!

Just swipe your Navia Benefit Card to pay for eligible healthcare expenses. Funds are paid directly from your FSA to the provider. Some swipes require us to verify the expense, so hang on to your receipts! If we need to see it, we will send you a notification. ***Learn more.***

IMPORTANT! Some plans do not include the Navia Debit Card, but that’s ok! You can also submit claims through Navia’s online portal, mobile app, email, fax, or mail. Claims are processed within a few days and reimbursements are issued according to your employer’s reimbursement schedule. Navia also offers it’s unique FlexConnect tool where you can get reimbursed for all healthcare claims with one click! ***Learn more.***



Navia is here for you!

We're committed to providing you with unparalleled customer service. If you have questions, we're here to answer them!

Call us

Live customer support with offices in every time zone

45 sec

If you have a question, you wait less than a minute to talk with a live Navia expert

2 days

Claims are typically turned around within 2 days to ensure you are reimbursed quickly

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Why should I enroll?

Save enough money to cover everyday needs

Most people spend money each year on out-of-pocket healthcare costs—things like prescriptions, contacts, braces, or even simple items like bandages. With an FSA, those dollars go in pre-tax, which helps lower what you pay in taxes based on your personal tax situation. That means many people end up paying less for the same expenses and may find the savings helpful for things like groceries or a gym membership. If you choose to contribute more, your potential tax savings typically increase as well.

Rest easy with a cushion for unexpected costs

An FSA lets you set aside money for preventive, routine, and unexpected healthcare needs, for you and your family. It's a simple way to create a financial buffer so you can take care of health and wellness needs without added stress.

Don't put off the care you need

Depending on your FSA plan design, you usually have 12 to 14.5 months to spend your funds. Even better, the full annual amount is available on the first day of your plan year. That means you can get care right away, like braces for your son, new glasses, or even vision correction surgery, even if you haven't contributed the full amount yet.

$1,400

AVERAGE ANNUAL ELECTION

12 - 14.5

MONTHS TO SPEND YOUR FSA MONEY

$1,000+

AMOUNT YOU MAY SAVE EQUIVALENT TO A FEW MONTHS OF GROCERIES

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38,000 ways to spend your FSA!

There are 38,000 products and services you can pay for with tax-free FSA money

Spend your money on anything from medicines and hospital services to acupuncture and training a service dog. Here are just a few to give you an idea:

- Over-the-counter drugs
- Feminine products
- Prescriptions
- Copays & Coinsurance
- Deductibles
- Office Visits
- Dental work
- Orthodontia
- Glasses & Contacts
- Chiropractic
- Massage
- Acupuncture
- Capital improvements to your home, such as ramps, railings and support bars*
- Mileage for travel to and from healthcare appointments
- Night guards
- Bandages and other medical supplies
- Birth control
- Breast pumps
- Breast reconstruction surgery
- Childbirth classes
- Eye surgery, including laser eye surgery and Lasik
- Fertility treatments and monitors
- Flu shots
- Hearing aids and batteries
- Insulin
- Lab fees
- Physical therapy
- Prescription sunglasses
- Prosthesis
- Psychologists and therapy
- Stop-smoking programs
- Sunscreen
- Vaccinations and immunizations
- Walking aids like canes, walkers and crutches
- Weight-loss program (if it's a treatment for a specific disease diagnosed by a physician)
- Wheelchairs
- X-rays
- Nursing services

Click here for a full list of eligible items

*Home modifications like ramps, railings, or support bars may be FSA-eligible only when they are primarily for medical care and supported by a Letter of Medical Necessity. If the improvement increases your home's value, only the portion that exceeds the value increase may be reimbursable.

Don't be afraid of use-it-or-lose it

The Healthcare FSA is subject to the IRS "Use-It-or-Lose-It" rule, which means that any funds you don't use by the end of the plan year are not refundable. However, participant forfeitures tend to be low, and the IRS allows optional plan features - such as carryovers or grace periods - that can help reduce the risk of losing unused funds.

Some plans include features that extend deadlines and roll over funds

Run-out Period

The run-out period is the time you have to file a claim for medical costs incurred during the plan year and the grace period following it. Run-out periods vary by employer and typically last 60 to 90 days after the end of the plan year.

Carryover

The Carryover feature allows participants to roll over up to $680 in 2026 from one plan year to the next. Any funds above the threshold would be forfeited. This is an optional feature, so check your employer's plan design to see if the Carryover is included.

Grace Period

The Grace Period gives you an extra 2.5 months at the end of the plan year to incur expenses against your FSA balance. This is an optional feature, so check your employer's plan design to see if the Grace Period is included.

Check your employer's plan design to see if the Grace Period or Carryover feature is part of your plan. Plans can only have either a Grace Period or Carryover, not both.

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Bottom line

If you expect to spend money out of pocket on eligible healthcare expenses this year, using a tax-advantaged benefit account can help you save because contributions are made pre-tax. Your actual savings will depend on your personal tax situation.

Enroll now!

In order to participate in your company's FSA program you will need to sign up during your open enrollment period. Even if you participated last year, you will still need to re-enroll during this year's open enrollment.

Want to know more?

Below are some additional resource links to help you get the most out of your Healthcare FSA benefit! Click to learn more.

Healthcare FSA Video

Tax Saving Calculator

FSA Store